



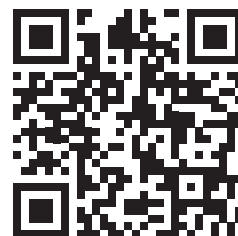
OPEN SEASON 2023

YOUR ✓ **Health**
YOUR ✓ **Plan**
YOUR ✓ **Savings**

IT'S ALL ABOUT THE BENEFITS!

November 13, 2023 - December 11, 2023

liteblue.usps.gov/openseason



- ✓ **Welcome Letter**
- ✓ **Your Benefits**
- ✓ **Understanding Healthcare Terms**
- ✓ **Understanding Plan Types**
- ✓ **Checkbook's Guide to Health Plans**
- ✓ **Federal Employees Dental and Vision Program (FEDVIP)**
- ✓ **Flexible Spending Accounts**
- ✓ **Annual Leave Carryover/Exchange**
- ✓ **Health Benefits Plan for Precareer Employees**
- ✓ **Virtual Benefits Fair**
- ✓ **Family Member Verification Annual Notice**
- ✓ **Let's Stay Connected**

Welcome to Benefits Open Season 2023!

Dear Employee,

Open Season is here! This is your once-a-year opportunity to make changes to your benefits. Open Season 2023 officially begins November 13, 2023, and ends December 11, 2023. This packet of information is being provided to assist you in reviewing your benefits options for 2024. Inside you will find information regarding the following programs: Federal Employees Health Benefits (FEHB), Federal Employees Dental and Vision Insurance Programs (FEDVIP), Flexible Spending Accounts (FSAs), the USPS Health Benefits Plan for eligible precareer employees, the Annual Leave Exchange (ALE) Program, and educational material on how your benefits work.

You are also encouraged to visit the Virtual Benefits Fair throughout Open Season. During the live event days, you can view live presentations and chat with specialists. Additionally, the Benefits and Wellness Team will host webinars throughout Open Season via Zoom. You will find detailed information regarding the Virtual Benefits Fair inside this packet.

Additional information-including the webinar schedules, accessing the webinars and resources-can also be found online at: www.liteblue.usps.gov/openseason. On the website, you will also find a link to CHECKBOOK's Guide to Health Plans for Federal Employees. This tool will allow you to compare plans and help determine the best plan for you and your family's health care requirements. Premiums are expected to increase this year, so now is a good time to review your coverages, costs and needs.

For important updates throughout Open Season and beyond, text "Benefits" to 39369. Carrier SMS and data rates may apply.

Stay safe and healthy,

Your USPS Benefits & Wellness Team

Open Season 2023

Your Benefits Programs

During Open Season, you have the opportunity to newly enroll, cancel, or change your enrollment in a number of benefits programs.

	New hires can enroll...	Make changes during Open Season ...	To enroll or make changes, go to...	For more information visit...
Federal Employees Health Benefits (FEHB) Program	Within 60 days from new hire date	November 13 - December 11 (11:59 PM CST)	PostalEASE® at ewss.usps.gov or via these options: <ul style="list-style-type: none"> ■ LiteBlue® or Blue ■ Call 1-877-477-3273, option 1 (Federal Relay Service: 1-800-877-8339) (Note: You can also mail the PostalEASE FEHB Worksheet to the HR Shared Service Center)	LiteBlue FEHB page: liteblue.usps.gov/fehb
USPS Health Benefits (USPS HB) Plan (precareer employees)	Within 60 days from new hire date	November 13 - December 11 (11:59 PM CST)	PostalEASE at ewss.usps.gov or via these options: <ul style="list-style-type: none"> ■ LiteBlue, or Blue ■ Call 1-877-477-3273, option 1 (Federal Relay Service: 1-800-877-8339) (Note: You can also mail the PostalEASE USPS HB Plan Worksheet to the HR Shared Service Center)	LiteBlue USPS HB page: liteblue.usps.gov/uspshbp
Federal Employees Dental and Vision Insurance Program (FEDVIP)	Within 60 days from new hire date	November 13 - December 11 (11:59 PM EST)	<ul style="list-style-type: none"> ■ www.benefeds.com or, ■ Call FEDVIP at 1-877-888-3337 (TTY: 1-877-899-5680) 	LiteBlue FEDVIP page: liteblue.usps.gov/fedvip
Flexible Spending Accounts (FSA)	Within 60 days from new hire date	November 13 - December 11 (11:59 PM EST)	<ul style="list-style-type: none"> ■ www.fsafeds.com or, ■ Call FSAFEDS at 1-877-372-3337 (TTY: 1-800-952-0450) 	LiteBlue FSA page: liteblue.usps.gov/fsa
Annual Leave Exchange (ALE)	N/A	November 13 - December 11 (11:59 PM CST)	PostalEASE at ewss.usps.gov or via these options: <ul style="list-style-type: none"> ■ LiteBlue or Blue ■ Call 1-877-477-3273, option 1 (Federal Relay Service 1-800-877-8339) 	LiteBlue ALE page: liteblue.usps.gov/leave
Thrift Savings Plan (TSP)	Automatically enrolled with a 5% contribution	Make changes at any time	PostalEASE at ewss.usps.gov or via these options: <ul style="list-style-type: none"> ■ LiteBlue or Blue ■ Call TSP at 1-877-968-3778 (TTY: 1-877-847-4385) 	LiteBlue TSP page: liteblue.usps.gov/tsp
Commuter Benefits Program	At any time	Make changes at any time	<ul style="list-style-type: none"> ■ https://login.edenredbenefits.com, or ■ Call 888-235-9223 	LiteBlue Commuter page: liteblue.usps.gov/commuter

The LiteBlue® Open Season page (www.liteblue.usps.gov/openseason) provides additional information, resources, and tools to help you evaluate your options and select the right benefits plan.

Your Benefits

How They Fit Together

FEHB Comprehensive Medical Insurance

Dental benefits may be included.
Vision benefits may be included.

FEHB and FSA

Save money on eligible out-of-pocket expenses. When you have **FEHB** and an **FSA**, you can use money in your **FSA** to pay your eligible **FEHB** out-of-pocket expenses (such as copayments and coinsurance) and qualified medical costs and health care expenses that your **FEHB** plan may not cover.

FEHB and FEDVIP

Lower your out-of-pocket costs on dental and vision expenses with **FEDVIP** coverage in addition to **FEHB** coverage. Your **FEHB** plan will be the first payer for any dental and vision benefit payments.

FEHB, FEDVIP and FSA

Save money on eligible out-of-pocket medical, dental and vision expenses.

You can use your **FSA** to pay for any eligible out-of-pocket expenses not covered by your **FEHB** and **FEDVIP** plan.

Health Care FSA

You can put aside pre-tax dollars every year to pay for eligible health care services and items for you and your family that are not paid by your health, dental, or vision insurance.

*Information on a **Dependent Care FSA** is at <https://liteblue.usps.gov/fsa>

FSA and FEDVIP

When you have an **FSA** and **FEDVIP**, you can use money in your **FSA** to pay for your eligible **FEDVIP** out-of-pocket expenses (such as copayments and coinsurance) and eligible expenses that your **FEDVIP** plan may not cover.

**FEDVIP
Dental -**
comprehensive
dental insurance

Vision -
comprehensive
vision insurance

Understanding Healthcare Terms



PREMIUM - The amount that must be paid for your health plan. USPS® and employees contribute biweekly; USPS® and retirees contribute monthly.



PROVIDER - A physician, health care professional or healthcare facility.



NETWORK - The facilities, providers, and suppliers that your health plan contracts with to provide services.



CO-PAYMENT - A fixed amount you pay for a covered health care service, usually when you receive the service.



DEDUCTIBLE - The amount you owe for healthcare services before your plan begins to pay.



CO-INSURANCE - You pay a percentage of the allowed amount for your healthcare service.



ALLOWED AMOUNT - The maximum amount on which payment is based for covered healthcare services.



OUT-OF-POCKET LIMIT - The most you pay during a policy period before your health plan begins to pay 100% of the allowed amount.



BALANCE BILLING - Provider bills you for the difference between the provider's charge and the allowed amount.

Source: Centers for Medicaid and Medicare Services

Understanding Types of Healthcare Plans



Consumer-Driven Health Plans (CDHPs)

- ✓ Lower premiums.
- ✓ Higher deductibles.
- ✓ Most plans come with a pre-tax health reimbursement arrangement (HRA) to assist with costs.
- ✓ Ideal if you are healthy most of the time and rarely need health care services.
- ✓ Not ideal if you are managing a lot of healthcare expenses.

High Deductible Health Plans (HDHPs)

- ✓ Lower premiums.
- ✓ Higher deductibles.
- ✓ Most plans come with a pre-tax health savings account (HSA) to assist with costs.
- ✓ Consumers can choose physicians and providers.
- ✓ If you rarely go to the doctor, you can save more on your annual health care costs.

Health Maintenance Organizations (HMOs)

- ✓ In-network benefits only.
- ✓ Must use doctors that contract with health maintenance organizations.
- ✓ Visits to providers outside of network are typically not covered by insurance.
- ✓ Must have a primary care physician (PCP).
- ✓ Usually limited to a specific geographical area.
- ✓ Need a referral to see any other health care provider except in an emergency.

Preferred Provider Organizations (PPOs)

- ✓ Inside and outside of network benefits.
- ✓ In-network is paid at a higher benefit, which means the patient responsibility is lower.
- ✓ Out-of-network is paid at a lower benefit, which means the patient responsibility is higher.
- ✓ Flexible, as referrals and primary care physicians are not required.

Source: Centers for Medicaid and Medicare Services

Checkbook's Online Guide

to Health Plans for Federal Employees and Retirees

CHECKBOOK's online ***Guide to Health Plans for Federal Employees and Annuitants*** is available to all Postal Service™ employees and retirees at no cost.

THE ONLINE GUIDE PROVIDES:

Real Cost Comparisons

See plans ranked by estimates of actual out-of-pocket costs.

Layering of Information

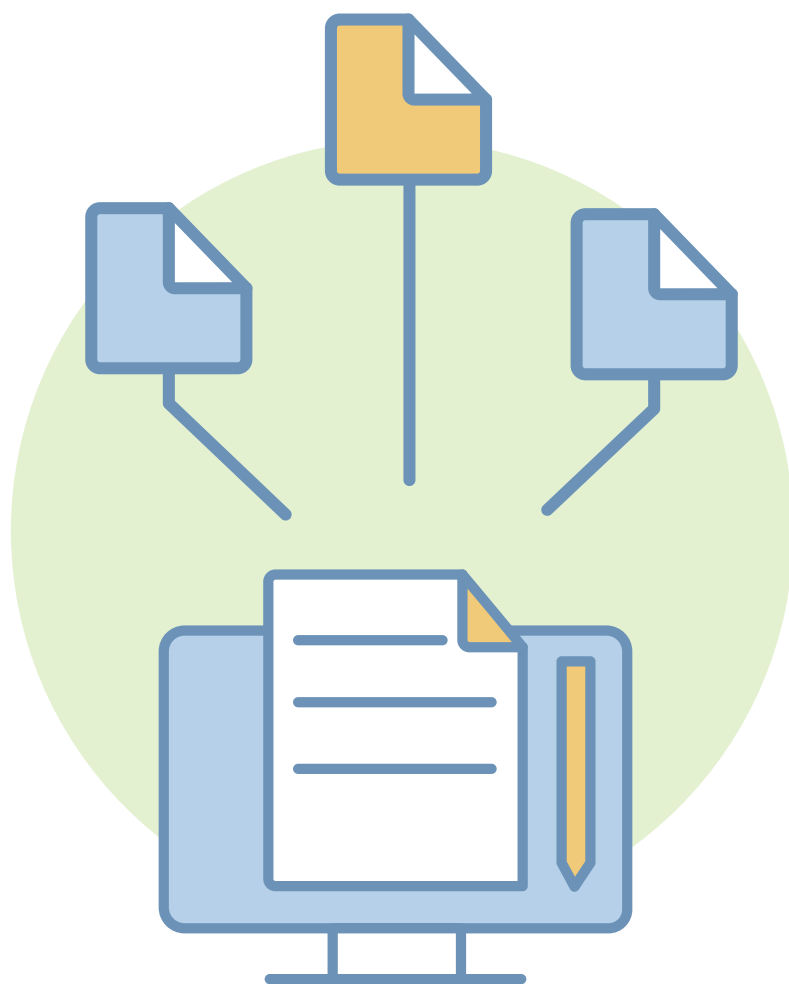
Find answers by looking at a comparison of basic levels of plans or get more, detailed plan information using CHECKBOOK.

Dental and Vision Plans

Evaluate FEDVIP plans available to you.

Medicare Integration

See how participating in Medicare as a retiree might affect your health plan decisions.



Finding the Right Health Plan

1. Go to liteblue.usps.gov/planselection and click the link for CHECKBOOK's Guide to Health Plans.

2. On the Let's Get Started page, select:

- The **ZIP Code™** where you will primarily be receiving health care services.
- Your enrollment category – bargaining, non-bargaining or precareer:
- For the 2024 coverage year, the following categories will be used as enrollment options in **CHECKBOOK**:
 - Career Employee
 - Precareer Employee
 - Retiree or Annuitant
- The number of people in your family you want to cover with your health insurance for 2024.
- Your age as of January 1, 2024.
- Whether you consider your health care costs to be low, average or high. If you aren't sure, select **average**.

3. Health care plans available to you are sorted:

- Automatically based on the Yearly Cost Estimate (for families like yours).
- By **Most You Could Pay in a Year or the Annual Published Premium** (the amount you pay out of your paycheck to be in the plan).

Compare up to four plans by checking the box next to each plan and clicking **Compare**.

4. Identify the plan that's best for you and your family. Write down the plan name and plan code in the blanks below. You will need this to make your Open Season election.

Plan name: _____ Plan code: _____

CHANGING YOUR HEALTH PLAN DURING OPEN SEASON

You can make changes to your health plan in PostalEASE® as follows:

- Visit LiteBlue® Open Season page or Blue homepage under Essential Links.
- Use employee self-service kiosks.
- Call the Employee Service Line toll-free at 1-877-477-3273, select option 1.
- Complete and submit a PostalEASE FEHB worksheet to HR Shared Service Center:
 - By fax: 1-651-456-6610
 - By mail: USPS/HRSSC

FEHB/USPS HB Open Season
PO Box 970402,
Greensboro, NC 27497-0402

The PostalEASE worksheet is available at <https://liteblue.usps.gov/openseason/>.
For more information, contact the HR Shared Service Center at 1-877-477-3273, select option 5 (Federal Relay Service 1-800-877-8339).

Federal Employees Dental and Vision Program (FEDVIP)

What is FEDVIP?

The Federal Employees Dental and Vision Program (FEDVIP) is a supplemental dental and vision insurance program for eligible federal employees and annuitants. Benefeds administers the program which includes enrollment, plan changes and premium payment processes. FEDVIP offers self only, self plus one, and self and family plan options. To compare plans, visit www.benefeds.com.

Who can enroll in FEDVIP?

- Career and pre-career employees can enroll in FEDVIP.
- Even if you are not enrolled in an FEHB plan, you are still eligible to enroll in FEDVIP.

How do you enroll in FEDVIP?

You can enroll every year during Open Season. This year Open Season begins November 13 and ends December 11. Outside of Open Season, if you experience a qualifying life event (QLE) such as a birth or adoption, marriage, divorce, or death, you can enroll within 60 days of the QLE.

To enroll, visit www.benefeds.com or call 1-877-888-3337, TTY: 1-877-889-5680.

After enrollment, when is FEDVIP coverage effective?

- If you enroll during Open Season, your FEDVIP coverage will be effective January 1, 2024.
- If you enroll during the special enrollment period or after a QLE, coverage will be effective the first day of the first pay period following the date your enrollment was received.



Flexible Spending Accounts



Use pre-tax dollars to cover eligible health and dependent care expenses.

Did You Know...

The money you contribute to FSA is not subject to payroll taxes, so you pay less in taxes and take home more of your paycheck. FSAFEDS offers online tools to help calculate how much money you can save each year. For a list of eligible expenses, visit: www.fsafeds.com/support/eligibleexpense

Health Care FSA

Covers health care expenses (for you and/or your family) that are not paid by your (or your spouse's) medical, dental, or vision plans, or by insurance.

Dependent Care FSA – Covers dependent care expenses for children under age 13, such as preschool, daycare, babysitting, before or after school programs, and summer day camp, as well as for a spouse or relative who is physically or mentally incapable of self-care.

Enrollment

Current employees can sign up for an FSA at www.FSAFEDS.com during Open Season.

New employees may enroll up to 60 days from their enter-on-duty date, but before October 1, or wait for Open Season. You must re-enroll every year to continue the benefits.

Reimbursement Options

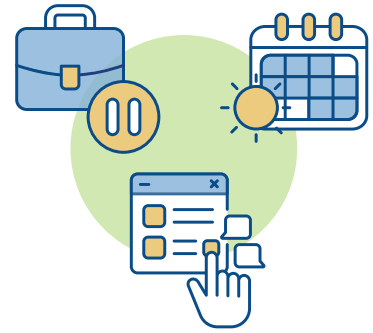
- Pay Me Back (Direct Deposit) – Your reimbursement will be deposited directly into your bank account.
- Pay Me Back (Check) – A check will be mailed after a claim has been processed.
- Pay My Provider - Payment is sent directly to your provider.

Contact Information

To enroll or contact FSAFEDS visit www.FSAFEDS.com

or call 1-877-FSAFEDS (1-877-372-3337) TTY Line: 866-353-8058

Annual Leave Carryover/Exchange



**Do you know the annual leave carryover limits for 2024?
They are as follows:**

- Career non-bargaining employees: 640 hours
- Career bargaining employees: 520 hours

Annual Leave Exchange (ALE)

What is Annual Leave Exchange?

The ALE program provides an option for eligible career employees to receive a lump sum payment in exchange for a portion of the annual leave that would otherwise be advanced at the beginning of the leave year.

Eligibility and Notification

If you are eligible, you will receive an ALE eligibility notification letter in the mail. To receive a lump sum payment for Leave Year 2024, you must go into PostalEase® during Open Season 2023 and make a request.

Please read your eligibility letter in its entirety. You may meet eligibility requirements when the letters are generated and lose eligibility if you do not continue to meet all requirements through the last day of the leave year.

If you do not receive an eligibility letter and believe that you may be eligible, you can make an ALE request via PostalEase. Employees that make elections and do not meet ALE eligibility requirements as of the last day of the leave year will receive a notification that the payment will not be made.

Payout

You will see your ALE payout in your February 2024 paycheck.

Note: ALE payments are considered as supplemental wages by the IRS, and taxes will be withheld at a 22 percent rate.

USPS Health Benefits Plan for Precareer Employees



The United States Postal Service® is committed to providing quality healthcare options for Precareer employees. CareFirst BlueCross BlueShield is the administrator of the USPS Health Benefits Plan.

Eligibility

The USPS Health Benefits Plan is available to eligible pre-career employees. If you are an assistant rural carrier or a holiday-term employee, you are not eligible for the plan.

Cost

Each pay period, employees receive a Postal Service™ contribution toward their premiums. This reduces the cost that employees pay for their health coverage. You are eligible for the plan if you are a pre-career employee.

Visit <https://liteblue.usps.gov/humanresources/benefits/insurance/benefits-noncareer.htm> for rate information.

When to Enroll

- During Open Season (November 13 - December 11)
- Within 60 days of hire
- When you have a qualifying life event, such as marriage; divorce; death of a spouse or dependent; birth, adoption, or fostering of a child; etc.

How to Enroll

To sign up for the USPS Health Benefits Plan: Use PostalEASE® (ewss.usps.gov) or call the HR Shared Service Center (HRSSC) at 1-877-477-3273, Option 1. You may also contact the HRSSC for eligibility and other benefits questions.

Explore other health insurance options as a pre-career employee. Visit CHECKBOOK's Guide to Health Plans for Federal Employees through LiteBlue®. You can compare plans and cost side-by-side for a full view of your health insurance options.

For more information, visit: <https://liteblue.usps.gov/uspshbp>

For plan information regarding benefits, participating providers, and other resources, visit: www.carefirst.com/usps

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is now available to pre-career employees. FEDVIP includes comprehensive dental and vision benefits for self, self plus one, and self and family coverage. Visit www.benefeds.com to learn more.

USPS Open Season Virtual Benefits Fair



The Benefits & Wellness Team will offer several opportunities to help you navigate Open Season. Please mark your calendars for the Open Season Virtual Benefits Fair and Open Season 101 webinars. The fair provides an opportunity to visit healthcare provider booths, attend webinars and download informative materials on your personal computer or mobile device. The Open Season 101 webinars will include information on finding the best plan for your needs, explain how to use PostalEase®, and inform you of benefit changes that will occur in 2024.

The Open Season Virtual Benefits Fair will have information on the following:

- Federal Employees Health Benefits Program carriers
- USPS Health Benefit Plan for Pre-Career Employees
- Retirement (Programs) Planning
- CHECKBOOK's Guide to Health Plans for Federal Employees
- Thrift Savings Plan (TSP)
- Flexible Spending Accounts
- Federal Employees Dental and Vision Insurance Program
- Medicare
- Social Security
- Employee Assistance Program (EAP)
- University School Partnerships
- Employee Deals

There will be live and on-demand presentations, live chats and Q&A sessions with experts. Visit <https://2023uspsopenseasonbenefits.vfairs.com> to register.

Participation is voluntary. Non-exempt employees may only participate off the clock or during authorized breaks.

You can access the website 24/7. All live sessions will be recorded and will be available for playback one hour after the session has ended.



November 12	1 P.M. EST	Open Season 101 Webinar
November 16	11 A.M. – 3 P.M. EST	Live Virtual Day
November 20	8 A.M. – 12 P.M. EST	Live Virtual Day
December 2	1 P.M. EST	Open Season 101 Webinar
December 7	3 P.M. – 7 P.M. EST	Live Virtual Day
December 11	11 A.M. – 1 P.M. EST 3 P.M. – 7 P.M. EST	Live Q&A Session with Benefit Specialist

Family Member Verification Annual Notice

This annual notification from Office of Personnel Management and the Postal Service requires you to review eligibility rules and verify that your family members are eligible to be covered under your Federal Employees Health Benefits (FEHB) plan.

Please carefully review the following eligibility information (also available in the Family Members section of the FEHB Handbook at www.opm.gov) and ensure that all your family members are eligible to be covered.

The Postal Service may request documentation of eligibility at any time. Documentation is required if you make a change to your FEHB enrollment outside of open season. It is your responsibility to verify that covered family members are eligible and to work with the HR Shared Service Center or your FEHB carrier to remove any family members who become ineligible. In most cases, ineligible family members will not be removed automatically.

Which family members may I cover?

- Your current spouse.
- Children under the age of 26 are eligible for FEHB coverage if they are your:
 - Biological children,
 - Legally adopted children,
 - Stepchildren,
 - Foster children for whom you are the primary source of financial support and with whom you have a parent-child relationship. (You cannot add a foster child without approval from the HR Shared Service Center.)

Which family members are not eligible?

- Your former spouse once your divorce is finalized.
- Your children upon turning age 26 (unless determined to be incapable of self-support).
- Your parents.
- Grandchildren, unless they meet the requirements to be considered a foster child as determined by the HR Shared Service Center.
- Domestic partners.

What do I do if one of my family members is no longer eligible?

You must notify the HR Shared Service Center at 1-877-477-3273 option 5, or TTY 1-866-260-7507 within 60 days of a family member becoming ineligible. The HR Shared Service Center will inform your family member of their option to enroll in FEHB for themselves under Temporary Continuation of Coverage (TCC) or as a former spouse. In addition, you may also have the opportunity to change your plan or enrollment type.

How do I verify that my family member is still eligible?

You can find more detail about how to verify your family member's eligibility in the Family Members section of the FEHB Handbook at www.opm.gov.

Let's Stay Connected



SIGN UP FOR SHORT MESSAGE SERVICE (SMS) TEXT MESSAGING TODAY.

Text messages will include important information that you need as an employee related to benefits, wellness, financial education and more.

TEXT 39369 FOR THE UPDATES YOU WOULD LIKE TO RECEIVE:

PSHBP - For updates on the PSHB program

BENEFITS - For updates on benefits information

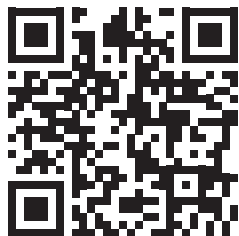
RETIREE - For annuitant related information

PRECAREER - For updates on the pre-career benefits

If you opt in, you will incur the cost of using SMS text messaging (normal rates will apply).

475 L'Enfant Plaza SW Room 9670
Washington, DC 20260-0004

Scan the code for more information about
Open Season:



OPEN SEASON 2023

YOUR  Health
YOUR  Plan
YOUR  Savings

IT'S ALL ABOUT THE BENEFITS!

